

SUBCHAPTER 3
INSURANCE

350-25. Group Life Insurance.

1. DEFINITIONS. In this section:
 - a. "City" means the city of Milwaukee.
 - b. "City agency" means a city agency as defined in s. 36-02-8 of the city charter which has voted to participate in the city's group life insurance program with the approval of the common council.
 - c. "Employee" means employee as defined in sub. 3.
 - d. "Fireman" means fireman as defined in s. 36-02-16 of the city charter.
 - e. "Policeman" means policeman as defined in s. 36-02-24 of the city charter.
2. PURPOSE. It is the intention of the common council of the city of Milwaukee by adoption of this section to provide group life insurance for eligible city employees including therein all officers pursuant to the terms and conditions hereinafter specified.
3. ELIGIBILITY. a. "Employee" as used herein shall mean any person who may appear on a regular payroll at full basic pay for at least 20 hours a week on a year-round basis; or, effective March 1, 2001, for school nurses represented by the Staff Nurses' Council, at least 20 hours week on a school-year basis or 40 hours a week for 6 consecutive months of service with the employer in each year. The term employee shall not exclude any employee who has retired after 20 years of service as recognized for vacation computation under the employee's respective retirement plan, or any policeman under the employee's retirement system who has separated with 25 years of creditable service and elected a deferred retirement allowance under s. 36-05-6-e, of the city charter, nor any retired employee who had less than 25 years of such service but more than 20 years of such service on May 14, 1968, was insured under the provision of sub. 5 provided that all back premiums are paid by employee.
 - b. The employee must complete 6 consecutive months of service with the city on the day preceding such date; for the purpose of this requirement, an authorized leave of absence without pay for more than 5 consecutive days shall be considered a termination of employment. Effective March 1, 2001, for school nurses represented by the Staff Nurses' Council, all leaves of absence because of school not in session shall not be considered a termination of employment.

- c. For determining group life insurance eligibility, mandatory furlough time shall be considered as time of active service on the payroll.
 - d. A terminated employee who is re-employed shall be considered as a new employee.
 - e. Any employee who waived coverage heretofore and who is desirous of obtaining such coverage because of the free group life insurance which the city is providing, may obtain coverage of group life insurance to which his compensation entitled him. Such person shall be permitted to obtain such free insurance coverage only in the amount to which he is entitled, based on his compensation. Application for such insurance shall be made on forms supplied by the group life insurance department and all such coverage shall be effective from and after January 1, 1969. Deductions for that portion of the group life insurance coverage which such applicant is entitled to shall be in the manner determined by the group life insurance department. The re-enrollment period shall expire March 15, 1969, and any eligible person not enrolling by that date shall be deemed to have waived such insurance. An employee who waives coverage within 30 days of the date of his original eligibility and then applies for coverage must be under age 50, wait one year from date of application, and submit evidence of insurability to the insurance company at his own expense.
 - f. Coverage for eligible employees shall be voluntary.
 - g. A person who retires is eligible if retirement takes place at age 60 or older, or in the case of firemen and policemen at age 57 or older, and then only if covered by insurance by being an employee at the time of retirement.
 - h. If retirement on a voluntary basis is prior to attainment of age 60 or age 57 for firemen or policemen, the right to be covered by insurance in the group life insurance plan is terminated, except as provided in sub. 1.
 - i. Notwithstanding the provisions of par. a group life insurance shall be provided to certain employees as specified in this section during the period January 1, 1979, through December 31, 1980.
4. AMOUNT OF INSURANCE.
 - a. Base Coverage. The amount of base coverage to which an employee other than a fireman or policeman is eligible shall be equal

350-25-4-b Employee Regulations And Benefits

to the employee's annual basic salary to the next higher thousand dollars of earnings. For firemen and policemen the amount of base coverage for employees in active service, and the terms and conditions under which such coverage is to be provided, shall be as set forth in either sub. 12 or, if the employee is in a certified collective bargaining unit, in the labor contract between the city and such certified bargaining unit that is in force and effect.

b. Optional Coverage. b-1. City management employees and designated management employees of city agencies, employees represented by the Technicians, Engineers and Architects of Milwaukee, Local 75, Journeymen Plumbers' and Gasfitters' Union, AFL-CIO, and Local 494, IBEW, AFL-CIO (Machine Shop) in active service or retiring on disability under the age of 65 eligible for and taking base coverage shall be eligible to apply for supplemental coverage at their option in increments of \$1,000, to a maximum of 1.5 times their annual basic salary rounded to the next higher thousand dollars of earnings. Application for supplemental coverage shall be permitted annually during periods of open enrollment as designated by the city.

b-2. No later than 30 days prior to the date established by the city, an employee represented by Local 494, IBEW, AFL-CIO (Electrical Group) or the Milwaukee Building Construction Trades Council in active service or who after that date retires on disability and under the age of 65 eligible for and taking base coverage shall be eligible to apply for supplemental coverage effective the first day of the month following the open enrollment period as determined by the city for supplemental coverage at his or her option in increments of \$1,000 to a maximum of 1.5 times his or her annual basic salary rounded to the next higher thousand dollars of earnings. Application for supplemental coverage shall be permitted annually during periods of open enrollment as designated by the city.

b-3. No later than 30 days prior to the date established by the city, a nonmanagement, nonrepresented employee or an employee represented by Milwaukee District Council 48, AFSCME, AFL-CIO, the Joint Bargaining Unit of Local 139, IUOE, AFL-CIO and Milwaukee District Council 48, AFSCME, AFL-CIO, the Staff Nurses' Council, the Association of Scientific Personnel, or the International Association of Machinists and Aerospace Workers, District No. 10, AFL-CIO in active

service or who after that date retires on disability and under the age of 65 eligible for and taking base coverage shall be eligible to apply for supplemental coverage effective January 1, 1994 at his or her option in increments of \$1,000 to a maximum of 1.5 times his or her annual basic salary rounded to the next higher thousand dollars of earnings. Application for supplemental coverage shall be permitted annually during periods of open enrollment as designated by the city.

b-4. No later than 30 days prior to the date established by the city, an employee represented by Milwaukee District Council #48, AFSCME, AFL-CIO; the Association of Municipal Attorneys; the Association of Scientific Personnel; Local #195, IBEW, AFL-CIO; the Staff Nurses' Council; Public Employees' Union #61, LIUNA, AFL-CIO, CLC or the Joint Bargaining Unit of Local 139, IUOE, AFL-CIO and Milwaukee District Council 48, AFSME, AFL-CIO in active service or who after that date retires on disability and under the age of 65 eligible for and taking base coverage shall be eligible to apply for supplemental coverage, at his or her option, in increments of \$1,000 to a maximum of either 1.5 times his or her annual basic salary rounded to the next higher thousand dollars of earnings or \$100,000, whichever is greater. This supplemental coverage shall be effective the first day of the next month following the next open enrollment period as determined by the city for supplemental life insurance coverage following the execution dates of the labor agreements with the bargaining units covered by this paragraph. Application for supplemental coverage shall be permitted annually during periods of open enrollment as designated by the city.

b-5. No later than 30 days prior to the date established by the city, an employee represented by Fire Equipment Dispatchers, Local #494, IBEW, AFL-CIO in active service or who after that date retires on disability and under the age of 65 eligible for and taking base coverage shall be eligible to apply for supplemental coverage effective the first day of the next month following the next open enrollment period as determined by the city at his or her option in increments of \$1,000 to a maximum of 1.5 times his or her annual basic salary rounded to the next higher thousand dollars of earnings. Application for supplemental coverage shall be permitted

annually during period of open enrollment as designated by the city.

b-6. No later than 30 days prior to the date established by the city, an employee represented by Public Employees' Union #61, LIUNA, AFL-CIO, CLC, or by the Association of Law Enforcement Allied Services Personnel, Local #218, IUPA, AFL-CIO (Clerical Unit), or the Association of Municipal Attorneys in active service or who after that date retires on disability and under the age of 65 eligible for and taking base coverage shall be eligible to apply for supplemental coverage effective the first day of the next month following the next open enrollment period as determined by the city at his or her option in increments of \$1,000 to a maximum of 1.5 times his or her annual basic salary rounded to the next higher thousand dollars of earnings. Application for supplemental coverage shall be permitted annually during periods of open enrollment as designated by the city.

c. Pay Period Affected. Amounts of group life insurance coverage to which the employee is entitled shall be adjusted on pay period 1 for coverage effective January 1 and on pay period 15 for coverage effective July 1 and adjustments shall accordingly be made to reflect the effect and intent of negotiated retroactive wage adjustments for January 1 or July 1 coverage respectively.

d. Change of Coverage. Eligible employees who apply shall be required to take maximum base coverage. Eligible employees shall be permitted to change the amount of their supplemental coverage annually at such time as is approved by the carrier of the city of Milwaukee.

e. Percent of Coverage after Age 65.

e-1. For employees who retired prior to January 1, 1970, when reaching age 65 coverage shall be reduced to 75% of annual insurance coverage, at age 66 to 50% of annual insurance coverage; and at age 67 and thereafter 25% of annual insurance coverage. For employees who were in active service on or after January 1, 1970, and who retired prior to January 1, 1972, upon reaching age 65 there shall be no reduction in the amount of free insurance coverage for such persons, at age 66 coverage shall be reduced to 66 2/3% of such annual insurance coverage; and at age 67 and thereafter to 33 1/3% of such annual insurance coverage. Employees who were in active service on or after January 1, 1972, and for those

retiring after December 31, 1971, upon reaching age 65 there shall be a reduction in the amount of free insurance coverage for such employees and such coverage shall remain and continue at 50% of the highest amount of compensation which they have earned. It is not intended by the provisions of this section that any person age 65 or over covered by group life insurance and who had not retired prior to January 1, 1972, shall be deprived of any benefit which has accrued to him prior to this amendment.

e-2. For employees in active service on or after January 1, 1993, upon attaining age 65, the amount of life insurance coverage to which a management or non-management/nonrepresented employee, or an employee represented by Milwaukee District Council 48, AFSCME, AFL-CIO or Technicians, Engineers and Architects of Milwaukee, or Local 494, IBEW, AFL-CIO (Machine Shop), or Local 75, Journeymen Plumbers' and Gasfitters' Union, AFL-CIO, or the Association of Scientific Personnel or the Joint Bargaining Unit of Local 139, IUOE, AFL-CIO and Milwaukee District Council 48, AFSCME, AFL-CIO, or Staff Nurses' Council, or International Association of Machinists and Aerospace Workers, District No. 10, AFL-CIO, or Local 195, IBEW, AFL-CIO, or Public Employees' Union #61, LIUNA, AFL-CIO, CLC, or by the Association of Law Enforcement Allied Services Personnel, Local #218, IUPA, AFL-CIO (Clerical Unit), or the Association of Municipal Attorneys, or Local 494, IBEW, AFL-CIO (Electrical Group), or the Milwaukee Building and Construction Trades Council, AFL-CIO, is entitled, who was insured for 100% of annual base salary on the day immediately preceding his or her 65th birthday, shall be reduced by 33-1/3% on his or her 65th birthday and, by an additional 16-2/3% on his or her 70th birthday.

e-3. For employees in active service on or after January 1, 1993, upon attaining the age of 65, the amount of life insurance coverage to which a management employee or an employee represented by Technicians, Engineers and Architects of Milwaukee, or Local 494, IBEW, AFL-CIO (Machine Shop), or Local 75, Journeymen Plumbers' and Gasfitters' Union, AFL-CIO, or Public Employees' Union #61, LIUNA, AFL-CIO, CLC, or the Association of Municipal Attorneys is entitled, who was insured for more than 100% of annual base salary on the day immediately preceding his or

350-25-5 Employee Regulations And Benefits

her 65th birthday, shall be reduced by 33-1/3% on his or her 65th birthday and by an additional 16-2/3% on his or her 70th birthday and by an additional 16-2/3% on his or her 75th birthday, but in no event to less than 50% of annual base salary.

e-4. For employees in active service on or after July 1, 1993, upon attaining the age of 65, the amount of life insurance coverage to which an employee represented by Fire Equipment Dispatchers, Local #494, IBEW, AFL-CIO is entitled, who was insured for 100% of annual base salary on the day immediately preceding his or her 65th birthday, shall be reduced by 33-1/3% on his or her 65th birthday, and by an additional 16-2/3% on his or her 70th birthday.

e-5. For employees in active service on or after January 1, 1993, upon attaining the age of 65, the amount of life insurance coverage to which an employee represented by Fire Equipment Dispatchers, Local #494, IBEW, AFL-CIO, or Local 494, IBEW, AFL-CIO (Electrical Group) is entitled, who was insured for more than 100% of annual base salary on the day immediately preceding his or her 65th birthday, shall be reduced by 33-1/3% on his or her 65th birthday, and by an additional 16-2/3% on his or her 70th birthday, and by an additional 16-2/3% on his or her 75th birthday, but in no event to less than 50% of annual base salary.

e-6. For employees in active service on or after January 1, 1994, upon attaining the age of 65, the amount of life insurance coverage to which a nonmanagement/nonrepresented employee, or an employee represented by Milwaukee District Council 48, AFSCME, AFL-CIO, or the Association of Scientific Personnel or the Joint Bargaining Unit of Local 139, IUOE, AFL-CIO and Milwaukee District Council 48, AFSCME, AFL-CIO, or Staff Nurses' Council, or International Association of Machinists and Aerospace Workers, District No. 10, AFL-CIO, or Public Employees' Union #61, LIUNA, AFL-CIO, CLC, or by the Association of Law Enforcement Allied Services Personnel, Local #218, IUPA, AFL-CIO (Clerical Unit) is entitled, who was insured for more than 100% of annual base salary on the day immediately preceding his or her 65th birthday, shall be reduced by 33-1/3% on his or her 65th birthday and by an additional 16-2/3% on his or her 70th birthday and by an additional 16-2/3% on his or her 75th birthday, but in no event to less than 50% of annual base salary.

5. PREMIUM PAYMENTS. a. Costs.

The city and employee shall share the cost of the aggregate monthly premium. The employee shall pay the sum of \$0.21 per \$1,000 of group life insurance monthly upon the amount of insurance in excess of the free insurance to which he is entitled. The city shall pay the difference between the premium rates per \$1,000 of group life insurance monthly established by executed contract with the carrier of the city of Milwaukee group life insurance program and the sum of \$0.21 per \$1,000 of group life insurance monthly which is payable by the employee upon the amount of insurance in excess of the free insurance to which the employee is entitled. The city shall be entitled to the return of dividends and any net reserves returned by the insurance carrier. A member under age 65 on leave, lay-off, or retirement prior to age 65 entitled to continue his insurance by making cash payments under the conditions of this section, shall be entitled to continue his insurance by paying full premium rates as established by executed contract with the insurance carrier less an adjustment for estimated dividend. Such contract entered into between the city and the insurance carrier shall be drafted by the city attorney's office and shall be executed by the mayor and the city clerk, and countersigned by the city comptroller, following approval of the contract by the committee on finance and personnel and the common council.

b. After Age 65. Premiums shall be assumed by the city when an employee reaches age 65 at reduced coverage as set forth in sub. 4-d, or when disabled.

c. Monthly Rate. A flat rate per month shall be established with no differentiation between age group up to 65.

d. On Leave of Absence. Employees who are on leave of absence shall be permitted 12 cash payments; however, employees on extended authorized educational leaves of absence or on extended authorized leaves of absence to work for project area committees may be permitted to make additional cash payments provided such additional cash payments are authorized by the committee on finance and personnel on the basis of an annual review; regular employees who are eligible as group life insurance participants and who have a seasonal temporary lay-off status shall be permitted 6 cash payments; however, employees on leave of absence for illness or on ordinary

disability retirement shall be allowed to make cash payments for 2 years. Employees on duty disability retirement shall be allowed to continue their insurance coverage by making cash payments during their disability retirement until such time as they may become covered by another employer's life insurance program. If cash payments are not made, the insurance shall lapse.

e. Monthly Basis. Premium payments shall be made monthly on a payroll deduction basis.

f. Retirement After 20 Years. An employee insured under this section who is entitled to retire after 20 years of service, as recognized for vacation computation, under his respective retirement plan, and who does retire, and an insured policeman under the employees retirement system who has separated with 25 years of creditable service and elected a deferred retirement allowance under s. 36-05-6-e, shall be required to pay the full net premium together with such additional amount to accumulate a reserve required of any other employee.

6. CONVERSION PRIVILEGES. a. If an employee leaves the service of the city, except by retirement, his group life insurance shall continue for a period of 31 days, during which time he may purchase an individual life insurance policy at standard rates without medical examination.

b. Any conversion charges made by the insurance company shall be paid by the employee.

7. ADMINISTRATION AND ENROLLMENT. The annuity and pension board of the employee's retirement system, hereinafter referred to as the board, shall have the responsibility for the administration of the group life insurance program as provided for herein. Such board is authorized to determine and effect the method and procedure which shall be employed in providing for the enrollment of eligible employees, and in so doing shall consult with the director of employee relations. The board is authorized to prepare and promulgate such rules and regulations as may be appropriate in the board's judgment in carrying out the purpose and objectives of this section; provided, however, that before any such rules or regulations shall become effective, they must first be approved by the committee on finance and personnel of the common council and a certified copy of the rule or regulation filed with

the city clerk's office. The responsibility for the application of the provisions of this section, as well as their interpretation, shall devolve upon the board.

8. APPROPRIATIONS. a. Appropriations to cover the city's cost of participating in the group life insurance program as specified for in this section shall be made by the common council in the municipal budget. It is authorized that city funds may be used for the purpose of paying the city's share of the costs of the group life insurance program.

b. The board is permitted to expend such sums as are authorized by the common council in order to carry out the board's duties and responsibilities under the provisions of this section.

9. SPECIFICATIONS. The committee on finance and personnel of the common council may employ such consulting assistants as it may determine for the purpose of preparing specifications for a group life insurance plan as provided for in this section. The board may establish the rules and regulations which shall be applicable to the submission of bids by qualified insurance companies authorized to do business in the state of Wisconsin at the request of the committee on finance and personnel. The committee on finance and personnel and the common council shall determine the most favorable bid submitted with respect to such group life insurance program.

10. LEGAL ADVISER. The city attorney's office shall be the legal adviser with respect to the group life insurance program.

11. AMENDMENTS. This section may be amended from time to time by the common council in order to provide for additional terms, conditions and authorization. Nothing herein contained shall prohibit the common council from amending this section to provide for a different method of insurance than set forth in this section.

12. UNREPRESENTED NONCIVILIAN FIRE AND POLICE MANAGEMENT EMPLOYEES. a. Eligibility. Employees in active service and in the following position classifications shall be entitled to the life insurance benefits provided under this subsection as long as they remain in active service within such classifications:

a-1. Chief of police.

a-2. Inspector of police.

a-3. First deputy inspector of police.

a-4. Deputy inspector of police, training and special services.

350-25-12-b Employee Regulations And Benefits

a-5. Deputy inspector of police, personnel and labor relations.

a-6. Inspector of detectives.

a-7. Superintendent of police communications.

a-8. Deputy inspector of police administration.

a-9. Deputy inspector of police identification.

a-10. Assistant director of police administration.

a-11. Fire chief.

a-12. First assistant chief engineer.

a-13. Deputy chief, fire.

a-14. Battalion chief classifications.

a-15. Chief dispatcher of fire alarm and telegraph.

b. Amount of Life Insurance Coverage. Employees under age 65 shall be eligible to elect and maintain life insurance coverage in an amount equivalent to 1.5 times their annual base salary rate rounded to the next higher thousand dollars so long as they remain in active service and under age 65. Upon attaining age 65, the amount of life insurance coverage to which an employee is entitled shall be reduced to an amount equal to 100% of the employee's annual base salary rate rounded to the next higher thousand dollars. This reduction shall become effective on the first day of the month next following the month in which the employee attains age 65 and shall remain in effect so long as the employee remains in active service.

c. Adjustment of Coverage. The amount of life insurance coverage to which an employee is entitled shall be adjusted semi-annually on January 1 and July 1 to reflect changes in the employee's annual base salary rate. In this paragraph, "annual base salary rate" means an amount equivalent to the employee's biweekly base salary on those 2 dates, as the employee's biweekly base salary is established by the salary ordinance, divided by 14 and then multiplied by 365.

d. Conditions and Eligibility for Election of Coverage. d-1. Subject to the terms and conditions provided under subds. 2 to 6, an employee shall be entitled to elect the amount of life insurance coverage provided under par. b upon completion of 180 consecutive calendar days of active service as a full-time (40 hours per week) employee following the employee's initial date of employment with the city.

d-2. The election of life insurance coverage shall be in a manner prescribed by the city.

d-3. An employee meeting the eligibility requirements for election of life insurance coverage must make such election within 30 consecutive calendar days after the date the employee's eligibility is first established. If the employee fails to make such election within this time limit, the election shall be made only on such terms and conditions as are established and maintained from time to time by the city or its life insurance carrier.

d-4. An employee shall become entitled to the life insurance coverage provided under par. b 30 consecutive calendar days following the date the employee elects such coverage.

d-5. An employee re-employed subsequent to a separation from active service, for whatever reason, must re-establish eligibility for life insurance coverage on the same basis that would be applicable to a new employee having the same starting date that the re-employed employee had following employment.

d-6. An employee who has previously waived life insurance coverage provided by the city, either under this subsection or otherwise, while employed with the city or a city agency as defined in s. 36-02-8 of the city charter, shall be permitted to elect life insurance coverage only on such terms and conditions as are established and maintained from time to time by the city or its life insurance carrier.

e. Cost of Life Insurance Coverage. Employees eligible for life insurance coverage under par. b who elect such coverage shall pay to the city an amount equal to 21 cents per month for each \$1,000 of coverage in excess of \$45,000 for firemen after December 31, 1999 and in excess of \$45,000 for policemen after March 1, 1996. These payments shall be accomplished by periodic deductions from employees' biweekly pay checks. The city shall make all other necessary payments for life insurance coverage described in par. b.

f. Conditions and Limitations on Benefits. f-1. An employee eligible to elect life insurance coverage must elect the maximum amount to which the employee is entitled under par. b.

f-2. The life insurance benefits provided under this subsection shall only cover employees while they are in active service.

f-3. Life insurance benefits shall be subject to all terms and conditions contained in the contract between the city and its life insurance carrier effective January 1, 1983.

350-27 Employee Regulations And Benefits

f-4. While eligible for the life insurance benefits provided under this subsection an employee shall not be entitled to receive additional benefits under subs. 1 to 11. However, such an employee shall be covered by all the terms and conditions provided in subs. 1 to 11 that are not in conflict with this subsection.

g. Effective Date. This subsection shall be in force and effect from and after January 1, 1983, for policemen and March 1, 1983, for firemen.

13. COVERAGE FOR CERTAIN RETIRED POLICE EMPLOYEES. a. Employees who retire in the following position classifications are eligible for the optional reduced retiree life insurance coverage hereinafter provided:

a-1. Chief of police.
a-2. Assistant chief of police.
a-3. Inspector of police.
a-4. Deputy inspector of police position assigned to the administration division of the personnel/administration bureau.

a-5. Captain of police position assigned to the office of the chief of police.

a-6. Administrative lieutenant of detectives assigned to the personnel division of the personnel/administration bureau.

b. Except as provided in par. c, an employee eligible for retiree life insurance coverage who elects such coverage must elect the maximum to which the employee is entitled under sub. 4-d.

c. An employee who commences receiving a service retirement allowance on and after July 25, 1989, and is eligible for retiree life insurance coverage under subs. 1 to 11 shall be eligible to elect an amount of coverage less than the maximum prescribed thereunder (such coverage shall be termed "reduced coverage") subject to the following conditions:

c-1. The employee may elect reduced coverage at the time of retirement or, commencing with the 2nd January 1 following the employee's effective retirement date, within the 30 calendar day period immediately preceding January 1 of the calendar year. Such election shall be in writing on a form prescribed by the city and shall be submitted to a city-designated administrator within time limits prescribed by the city. Once elected, the amount of an employee's reduced coverage shall remain unchanged, except as provided in subd. 2.

c-2. An employee or retiree eligible for reduced coverage may modify the amount of his or her retiree life insurance coverage, either maximum coverage or reduced coverage, for a calendar year by executing a change of coverage form prescribed by the city within the 30 calendar day time period immediately preceding January 1 of the calendar year, but not earlier than the 2nd January 1 following the employee's effective date, in accordance with procedures established for this purpose by the city. In no event shall the modified amount of coverage exceed the maximum amount of coverage prescribed by the city.

d. Election of reduced coverage or modification to reduced coverage or maximum coverage during the 30 calendar day period immediately preceding January 1 of the calendar year, as provided in this subsection, shall become effective on January 1 of the calendar year.

e. The amount of reduced coverage shall be in units of \$1,000.

f. An employee or retiree age 65 or older shall not be eligible to elect or maintain reduced coverage.

g. For purposes of administration, "retiree" means an individual eligible for reduced coverage after the effective date his or her service retirement allowance commenced. Election of retiree life insurance coverage and modification to the coverage shall be the responsibility of the employee or retiree.

350-27. Reimbursement of City for Worker's Compensation. 1. PAID TO CERTAIN DEPARTMENTS. The department of employee relations shall submit at the end of each quarter of the fiscal year a statement of worker's compensation expenses incurred for injuries sustained by employees while within the scope of employment who are employed by the Milwaukee water works and the Milwaukee board of school directors to the aforesaid department, departments or divisions.

2. REIMBURSEMENT. At the end of each quarter of a fiscal year, the Milwaukee water works and the Milwaukee board of school directors, which are self sustained, shall reimburse the city for all worker's compensation expenses incurred for injuries sustained by employees while within the scope of employment who are employed by said respective departments.

350-30 Employee Regulations And Benefits

3. HOUSING AUTHORITY. The housing authority of the city of Milwaukee shall through private insurance contract provide for coverage of worker's compensation expenses for injuries sustained by employees of said housing authority while within the scope of employment.

350-30. Hospital and Surgical Care Insurance.

1. PAYMENT OF PREMIUMS AUTHORIZED. The proper city officers who are authorized to enter into contracts on behalf of the city are authorized and permitted to enter into a contract or contracts for the purchase of hospital and surgical care for employees and officers of the city, including employees on workmen's compensation payrolls, other than members of boards and commissions, and to contract for the payment of premiums and to pay such premiums for hospital and surgical care without the necessity of advertising for or securing bids. See s. 350-237, titled Exclusion from Benefits.

2. EFFECTIVE DATE. Payment of premiums by the city as hereinbefore provided shall commence on March 1, 1956, and continue thereafter.

3. ADDITIONAL COMPENSATION. Nothing contained in this section shall in any manner be construed or interpreted to mean that any additional compensation is being, or shall be, paid to any employee or officer of the city; nor shall any such person have or assert any claim whatsoever against the city for payment to such person of any amounts whatsoever by reason of the provisions of the code which relate to the payment of premiums for employees or officers of the city.

4. NEW EMPLOYEES. New city officers and employees who are eligible for enrollment under sub. 1 shall be included under the hospital and surgical care contract after the 30th day of employment.

5. ELIGIBILITY. Determination of eligibility for enrollment shall be made by the department of employee relations.

6. CITY CUSTOMER SERVICE CENTER REQUIRED. The provider for the self-funded indemnity plan and the provider for the fee for service dental plan shall each locate a customer service center in the city. Each service center shall be staffed by service representatives available to assist the plans' members from 8:00 a.m. to 4:30 p.m. Monday through Friday.

7. ADMINISTRATION. The department of employee relations shall administer this section and act as the city's agent in attempting to solve problems which may arise with respect to this section. The comptroller shall handle fiscal matters relating to this section.

350-33. Long Term Disability Insurance.

1. PROGRAM AUTHORIZED, PAYMENT OF PREMIUMS. The proper city officers who are authorized to enter into contracts on behalf of the city are authorized and permitted to enter into a contract or contracts for purchase of long term disability insurance coverage for management and nonmanagement, nonrepresented employees, and to contract for the payment of premiums and pay such premiums for such coverage.

2. EFFECTIVE DATE OF PROGRAM. As soon as is administratively feasible in 1996, long term disability insurance will be offered to eligible employees.

3. ELIGIBILITY. Determination of eligibility for enrollment shall be made by the department of employee relations.